

GARY R. FARRAR
 TRUSTEE IN BANKRUPTCY
 P.O. BOX 576097
 MODESTO, CA 95357-6097

UNITED STATES BANKRUPTCY COURT
 EASTERN DISTRICT OF CALIFORNIA
 MODESTO DIVISION

In re:	§	
	§	
ZIPSER, RONALD GENE	§	Case No. 14-91172
ZIPSER, SONJA LISA	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
 REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
 ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GARY R. FARRAR TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 280,421.00 (Without deducting any secured claims)	Assets Exempt: 21,117.15
Total Distributions to Claimants: 8,190.92	Claims Discharged Without Payment: 146,335.15
Total Expenses of Administration: 1,809.08	

3) Total gross receipts of \$ 10,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 10,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 359,888.57	\$ 18,657.09	\$ 18,657.09	\$ 8,190.92
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,811.46	1,811.46	1,809.08
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	11,219.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	101,713.79	33,402.36	33,402.36	0.00
TOTAL DISBURSEMENTS	\$ 472,821.36	\$ 53,870.91	\$ 53,870.91	\$ 10,000.00

4) This case was originally filed under chapter 7 on 08/21/2014 . The case was pending for 12 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/11/2015 By: /s/GARY R. FARRAR TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2009 Ford Flex transferred to son-no	1129-000	2,000.00
2009 Ford Flex transferred to son-no	1141-000	5,000.00
2009 Ford Flex transferred to son-no	1229-000	1,000.00
2009 Ford Flex transferred to son-no	1241-000	2,000.00
TOTAL GROSS RECEIPTS		\$ 10,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank of The West PO Box 727 Omaha, NE 68172-9799		198,328.29	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank of The West PO Box 727 Omaha, NE 68172-9799		49,974.40	NA	NA	0.00
	Bank of The West PO Box 727 Omaha, NE 68172-9799		65,923.88	NA	NA	0.00
	Ford Motor Credit Corporation Ford Motor Credit Po Box 6275 Dearborn, MI 48121		33,241.00	NA	NA	0.00
	Lakewood Memorial Park 900 S SANTA FE HUGHSON, CA 95326		8,000.00	NA	NA	0.00
	Travis Fcu Po Box 2069 Vacaville, CA 95696		4,421.00	NA	NA	0.00
000003	TRAVIS CREDIT UNION	4210-000	NA	4,266.49	4,266.49	0.00
000001	INTERNAL REVENUE SERVICE	4300-000	NA	14,390.60	14,390.60	8,190.92
TOTAL SECURED CLAIMS			\$ 359,888.57	\$ 18,657.09	\$ 18,657.09	\$ 8,190.92

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GARY R. FARRAR TRUSTEE	2100-000	NA	1,750.00	1,750.00	1,750.00
GARY R. FARRAR TRUSTEE	2200-000	NA	27.59	27.59	27.59

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
INTERNATIONAL SURETIES	2300-000	NA	3.87	3.87	1.49
BANK OF KANSAS CITY	2600-000	NA	30.00	30.00	30.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,811.46	\$ 1,811.46	\$ 1,809.08

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101		11,219.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ 11,219.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	AMAZON PO BOX 960013 ORLAND, FL 32896-0013		1,365.28	NA	NA	0.00
	AMERICAN EXPRESS BOX 0001 LOS ANGELES, CA 90096-8000		4,754.73	NA	NA	0.00
	Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899		1,989.00	NA	NA	0.00
	CARE CREDIT PO BOX 960061 ORLAND, FL 32896- 0061		1,800.62	NA	NA	0.00
	Cap1/biglt 26525 N Riverwoods Blvd Mettawa, IL 60045		894.00	NA	NA	0.00
	Chase Po Box 15298 Wilmington, DE 19850		14,134.00	NA	NA	0.00
	Chase Po Box 15298 Wilmington, DE 19850		6,029.00	NA	NA	0.00
	Chase Po Box 15298 Wilmington, DE 19850		3,697.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Citibank Usa Citicorp Credit Services/Attn:Centralize Po Box 20507 Kansas City, MO 64195		7,342.00	NA	NA	0.00
	Citibank Usa Citicorp Credit Services/Attn:Centralize Po Box 20507 Kansas City, MO 64195		2,485.00	NA	NA	0.00
	Citibank Usa Citicorp Credit Services/Attn:Centralize Po Box 20507 Kansas City, MO 64195		2,384.00	NA	NA	0.00
	Comenity Bank/Buckle Attn: Bankruptcy P.O. Box 182686 Columbus, OH 43218		667.00	NA	NA	0.00
	Fia Csna Po Box 982235 El Paso, TX 79998		2,655.00	NA	NA	0.00
	GECRB/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		1,976.00	NA	NA	0.00
	Ge Capital Credit Card Attn: Bankruptcy Po Box 103104 Roswell, GA 30076		1,877.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Gecrb/Amazon Attn: Bankruptcy Po Box 103104 Roswell, GA 30076		1,427.00	NA	NA	0.00
	Gecrb/Lowes Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076		6,951.00	NA	NA	0.00
	HOME DEPOT PROCESSONG CENTER DES MOINES, ID 50364- 0500		2,356.32	NA	NA	0.00
	HOME DEPOT PROCESSONG CENTER DES MOINES, ID 50364- 0500		2,403.19	NA	NA	0.00
	HOME DEPOT PROCESSONG CENTER DES MOINES, IN 50364- 0500		7,292.16	NA	NA	0.00
	JCPENNEY PO BOX 960090 ORLANDO, FL 32896-0090		0.00	NA	NA	0.00
	Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		1,125.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	LOWE'S PO BOX 530914 ATLANTA, GA 30353-0914		3,022.35	NA	NA	0.00
	PRUDENTIAL FINANCIAL PO BOX 15019 WILMINGTON, DE 19886- 5019		2,557.41	NA	NA	0.00
	SOUTHWEST PO BOX94014 PALATINE, IL 60094-4014		14,040.73	NA	NA	0.00
	Sears/cbna 133200 Smith Rd Cleveland, OH 44130		4,958.00	NA	NA	0.00
	Sears/cbna 133200 Smith Rd Cleveland, OH 44130		1,531.00	NA	NA	0.00
000006	AMERICAN EXPRESS	7100-000	NA	5,357.18	5,357.18	0.00
0000013	CALVARY SPV I, LLC	7100-000	NA	1,094.91	1,094.91	0.00
000005	CAPITAL ONE, N.A.	7100-000	NA	1,295.94	1,295.94	0.00
000004	CERASTES LLC CO WEINSTEIN, PINSON	7100-000	NA	2,215.90	2,215.90	0.00
000007	PYOD LLC ITS SUCCESSORS AND ASSIGNS	7100-000	NA	1,643.97	1,643.97	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000002	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	NA	818.81	818.81	0.00
0000010	SYNCHRONY BANK	7100-000	NA	2,058.00	2,058.00	0.00
0000011	SYNCHRONY BANK	7100-000	NA	7,657.54	7,657.54	0.00
0000012	SYNCHRONY BANK	7100-000	NA	2,117.82	2,117.82	0.00
000009	SYNCHRONY BANK	7100-000	NA	1,639.88	1,639.88	0.00
000008	PYOD LLC ITS SUCCESSORS AND ASSIGNS	7200-000	NA	7,502.41	7,502.41	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$ 101,713.79	\$ 33,402.36	\$ 33,402.36	\$ 0.00

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

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Exhibit 8

Case No: 14-91172 E Judge: HONORABLE RONALD H. SARGIS
Case Name: ZIPSER, RONALD GENE
ZIPSER, SONJA LISA
For Period Ending: 08/11/15

Trustee Name: GARY R. FARRAR TRUSTEE
Date Filed (f) or Converted (c): 08/21/14 (f)
341(a) Meeting Date: 10/16/14
Claims Bar Date: 01/20/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Residence: .8 acre 1 home and 1 temp. modular hom	235,000.00	0.00		0.00	FA
2. Burial Plot: Lakewood Funeral Home 900 S Santa Fe	8,000.00	0.00		0.00	FA
3. Checking Account: personal acct #9958 Bank of The	438.15	0.00		0.00	FA
4. Furniture, appliances and misc. household goods. L	2,000.00	0.00		0.00	FA
5. Audio-Video: 4 televisions Location: 2009 Faith Ho	850.00	0.00		0.00	FA
6. Household Tools Location: 2009 Faith Home Rd Cere	650.00	0.00		0.00	FA
7. Clothes. Location: 2009 Faith Home Rd Ceres, CA 9	500.00	0.00		0.00	FA
8. Jewelry: wedding ring Location: 2009 Faith Home Rd	1,200.00	0.00		0.00	FA
9. Life Insurance: Term Policy Principal Financial 30	0.00	0.00		0.00	FA
10. Life Insurance: Term Policy Principal Financial Gr	0.00	0.00		0.00	FA
11. Interest in Business: Zipsers Accounting Service I	15,000.00	0.00		0.00	FA
12. Motorcycle: 1994 SR125 Motorcycle Location: 2009 F	400.00	0.00		0.00	FA
13. 2013 Ford Edge Location: 2009 Faith Home Rd, Ceres	33,000.00	0.00		0.00	FA

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Trustee Name: GARY R. FARRAR TRUSTEE
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Claims Bar Date: 01/20/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
14. 2004 Ford F250 Location: 2009 Faith Home Rd, Ceres	4,500.00	0.00		0.00	FA
15. 2009 Ford Flex transferred to son-no consideration (u)	0.00	10,000.00		10,000.00	FA

TOTALS (Excluding Unknown Values)

\$301,538.15

\$10,000.00

\$10,000.00

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

10/16/14 Debtors testify that they gave son a 2009 Ford Flex vehicle. He has not made any payments to purchase car before or after transfer. Gift to go to college.

Debtors still make the insurance payments-their policy.

12/12/14- Debtors are paying equity buyback, trustee expecting to settle within 90 days.

3/6/15 \$5,000 paid..

3/28/15 TFR SUBMITTED to OUST

RE PROP# 15---debtors still pay vehicle insurance

Initial Projected Date of Final Report (TFR): 06/30/15

Current Projected Date of Final Report (TFR): 06/30/15

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Exhibit 9

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-91172 -E
Case Name: ZIPSER, RONALD GENE
ZIPSER, SONJA LISA
Taxpayer ID No: *****5828
For Period Ending: 08/11/15

Trustee Name: GARY R. FARRAR TRUSTEE
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****1727 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 63,027,656.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
10/29/14	15	RONALD GENE ZIPSER LISA ZIPSER 2009 FAITH HOME RD CERES, CA 95307		1241-000	500.00		500.00
11/03/14	15	RONALD GENE ZIPSER 2009 FAITH HOME RD CERES, CA 95307		1241-000	500.00		1,000.00
11/21/14	15	RONALD GENE ZIPSER 2009 FAITH HOME RD CERES, CA 95307		1241-000	500.00		1,500.00
12/16/14	15	RONALD GENE ZIPSER SONJA LISA ZIPSER 2009 FAITH HOME RD CERES, CA 95307	PREFERENCE	1241-000	500.00		2,000.00
12/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,990.00
01/06/15	15	RONALD GENE ZIPSER 2009 FAITH HOME RD CERES, CA 95307	INSTALLMENT	1229-000	500.00		2,490.00
01/13/15	001001	INTERNATIONAL SURETIES BOND#016048575 SUITE 420	BOND #016048575 1/1/15 TO 1/1/16	2300-000		2.38	2,487.62

Page Subtotals

2,500.00

12.38

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Exhibit 9

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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ZIPSER, SONJA LISA
Taxpayer ID No: *****5828
For Period Ending: 08/11/15

Trustee Name: GARY R. FARRAR TRUSTEE
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****1727 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 63,027,656.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		701 PYDRAS ST. NEW ORLEANS, LA 70139					
01/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,477.62
02/23/15	15	RONALD GENE ZIPSER SONJA LISA ZIPSER 2009 FAITH HOME RD CERES, CA 95307	INSTALLMENT	1229-000	500.00		2,977.62
02/27/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,967.62
03/06/15	15	RONALD GENE ZIPSER SONJA LISA ZIPSER 2009 FAITH HOME RD CERES, CA 95307	INSTALLMENT	1141-000	5,000.00		7,967.62
03/24/15	15	RONALD GENE ZIPSER 2009 FAITH HOME RD CERES, CA 95307		1129-000	2,000.00		9,967.62
03/24/15		INTERNATIONAL SURETIES BOND#016048575 SUITE 420 701 PYDRAS ST. NEW ORLEANS, LA 70139	Bond Refund	2300-000		-0.89	9,968.51
06/22/15	001002	GARY R. FARRAR TRUSTEE P.O. BOX 576097	Chapter 7 Compensation/Fees	2100-000		1,750.00	8,218.51

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7,500.00

1,769.11

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Exhibit 9

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Taxpayer ID No: *****5828
For Period Ending: 08/11/15

Trustee Name: GARY R. FARRAR TRUSTEE
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****1727 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 63,027,656.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		MODESTO CA 95357					
06/22/15	001003	GARY R. FARRAR TRUSTEE P.O. BOX 576097 MODESTO CA 95357	Chapter 7 Expenses	2200-000		27.59	8,190.92
06/22/15	001004	INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA. PA 19101-7346	Claim 000001, Payment 56.91854% FINAL DISTRIBUTION	4300-000		8,190.92	0.00

COLUMN TOTALS 10,000.00 10,000.00 0.00

Less: Bank Transfers/CD's 0.00 0.00

Subtotal 10,000.00 10,000.00

Less: Payments to Debtors 0.00

Net 10,000.00 10,000.00

TOTAL - ALL ACCOUNTS

Checking Account (Non-Interest Earn - *****1727

NET DEPOSITS

NET
DISBURSEMENTSACCOUNT
BALANCE

10,000.00

10,000.00

0.00

10,000.00

10,000.00

0.00

(Excludes Account
Transfers)(Excludes Payments
To Debtors)Total Funds
On Hand

Page Subtotals

0.00

8,218.51